## Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 1 of 54

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued are identification (for mple, your driver's	Charles First name B	First name
	licer	se or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Stojan Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-7703	

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 2 of 54

Case number (if known)

Debtor 1 Charles B Stojan

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		18219 Hummingbird Dr Tinley Park, IL 60487	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 3 of 54

Case number (if known) Debtor 1 Charles B Stojan

⊃ar	t 2: Tell the Court About	Your Ba	nkruptcy Ca	ıse			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bankrup te box.	otcy
	choosing to file under	Chapter 7					
		☐ Ch	apter 11				
		☐ Ch	apter 12				
		☐ Ch	apter 13				
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subi	pically, if you are paying the fee y	ck with the clerk's office in your local court for more courself, you may pay with cash, cashier's check, or rhalf, your attorney may pay with a credit card or check	noney
					tallments. If you choose this optots (Official Form 103A).	ion, sign and attach the Application for Individuals to	Pay
			I request that but is not req	it my fee be wa uired to, waive y	aived (You may request this option	on only if you are filing for Chapter 7. By law, a judge our income is less than 150% of the official poverty li in installments). If you choose this option, you must f	ne that
						icial Form 103B) and file it with your petition.	iii out
).	Have you filed for bankruptcy within the	■ No.					
	last 8 years?	☐ Yes					
			District		When	Case number	
			District		When When	Case number	
			District		when	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to I	ine 12.			
	residence :	☐ Yes	s. Has yo	our landlord obta	ained an eviction judgment agair	st you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out <i>In</i> bankruptcy per		Judgment Against You (Form 101A) and file it with t	his

Filed 05/27/17 Entered 05/27/17 00:07:15 Caca 17-16/127 Docc Main Doc 1

Deb	otor 1	Charles B Stojan	10437	D00 1	Document	Page 4 of 54  Case number (if known)	
Par	t 3:	Report About Any Bu	ısinesses \	You Own as	a Sole Proprietor		
12.	of ar	you a sole proprietor ny full- or part-time ness?	■ No.	Go to Pa	rt 4.		
			☐ Yes.	Name an	d location of business		
	busir an in	e proprietorship is a ness you operate as dividual, and is not a rate legal entity such		Name of	business, if any		

separate sheet and attach it to this petition. 13. Are you filing under

If you have more than one sole proprietorship, use a

as a corporation, partnership, or LLC.

> If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

you a small business debtor? For a definition of small

business debtor, see 11 U.S.C. § 101(51D).

Chapter 11 of the Bankruptcy Code and are

> I am not filing under Chapter 11. No.

Number, Street, City, State & ZIP Code

None of the above

Check the appropriate box to describe your business:

Health Care Business (as defined in 11 U.S.C. § 101(27A))

Stockbroker (as defined in 11 U.S.C. § 101(53A))

Commodity Broker (as defined in 11 U.S.C. § 101(6))

Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No.

☐ Yes.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

#### Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 5 of 54

Debtor 1 Charles B Stojan

Explain Your Efforts to Receive a Briefing About Credit Counseling

Case number (if known)

#### Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 6 of 54 Case number (if known)

DCL	Charles B Stojan				TIDET (II KIIOWII)		
Par	6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.		consumer debts? Consumer debts are or rsonal, family, or household purpose."	defined in 11 U.S.C. § 101(8) as "incurred by an		
			_				
		16b.	■ Yes. Go to line 17.  Are your debts primarily business debts? Business debts are debts that you incurred to obtain				
		100.		vestment or through the operation of the l			
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	owe that are not consumer debts or busi	ness debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.		. Do you estimate that after any exempt payailable to distribute to unsecured credite	property is excluded and administrative expenses ors?		
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1 □ 200-9	99	□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000		
19.	How much do you estimate your assets to be worth?	□ \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you estimate your liabilities to be?	□ \$100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion		
Par	:7: Sign Below						
For	you	I have ex	amined this petition, and I de	eclare under penalty of perjury that the in	formation provided is true and correct.		
				7, I am aware that I may proceed, if eligil relief available under each chapter, and	ble, under Chapter 7, 11,12, or 13 of title 11, I choose to proceed under Chapter 7.		
				I not pay or agree to pay someone who is the notice required by 11 U.S.C. § 342(b)			
		I request	relief in accordance with the	chapter of title 11, United States Code, s	specified in this petition.		
		bankrupt and 357	cy case can result in fines up		ey or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Charles	rles B Stojan B Stojan e of Debtor 1	Signature of De	btor 2		
		Executed	May 26, 2017 MM / DD / YYYY	Executed on	MM / DD / YYYY		

Debtor 1 Charles B Stojan Document Page 7 of 54 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Richard	d S. Bass	Date	May 26, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Richard S.	Bass		
	e of Richard S. Bass LTD		
2021 Midw Suite #200			
Oak Brook	k, IL 60523		
Number, Street,	City, State & ZIP Code		
Contact phone	630-953-8655	Email address	rbass@corpoffices.com
6189009			
Bar number & St	tate		

		Docum	ent Page 8 of 5	<u> 54                                   </u>	•
Fill in this inform	mation to identify your	case:			
Debtor 1	Charles B Stojan				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
					-

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	36,888.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	36,888.00
Par	t 2: Summarize Your Liabilities		
			abilities : you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	72,829.00
	Your total liabilities	\$	72,829.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,085.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	987.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	edules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Case 17-16437 Document

Page 9 of 54
Case number (if known) Debtor 1 Charles B Stojan

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clair	m
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	s \$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

900.00

				Document	Page 10 of 54			
Fill in	this infor	mation to identify your	case and th	nis filing:				
Debto	r 1	Charles B Stojan						
	_	First Name	Middle	e Name	Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle	e Name	Last Name			
Linitos	l Staton Bo	ankruntav Court for the	NODTHED	N DISTRICT OF ILLI	NOIS			
United	States Da	ankruptcy Court for the:	NORTHER	.N DISTRICT OF ILLI	NOIS	<del></del>		
Case	number _				_			Check if this is an
								amended filing
Offic	cial Fo	rm 106A/B						
		e A/B: Prop	ertv					12/15
		-		an asset only once. If:	an asset fits in more than one	category, list the asset i	n the c	
hink it nforma	fits best. E	Be as complete and accura re space is needed, attach	ite as possibl	le. If two married peopl	le are filing together, both are ene top of any additional pages,	equally responsible for s	supplyi	ng correct
Part 1:	Describe	Each Residence, Building	g, Land, or Ot	her Real Estate You Ov	wn or Have an Interest In			
Dov	ou own or	havo any logal or oquitable	o intorost in s	any rosidonco, building	, land, or similar property?			
. Бо у	ou own or i	nave any legal of equitable	e interest in a	iny residence, building	, land, or similar property?			
■ N	o. Go to Pai	rt 2.						
ΠY	es. Where i	s the property?						
Part 2:	Describe	Your Vehicles						
	200011100							
					whether they are registered Executory Contracts and Unex		vehicle	es you own that
omeo	ne eise un	ves. Il you lease a verilch	ie, aiso repo	it it on <i>schedule G. E</i>	xeculory Contracts and One.	xpireu Leases.		
3. Car	s, vans, tr	ucks, tractors, sport ut	tility vehicle	s, motorcycles				
	lo							
<b>■</b> Y	'es							
3.1	Make:		w	ho has an interest in th	ne property? Check one	Do not deduct secured		
	Model:	Azera		Debtor 1 only		the amount of any secu Creditors Who Have Cla		
	Year:	2009		Debtor 2 only		Current value of the	Cu	rrent value of the
	Approximat			Debtor 1 and Debtor 2	,	entire property?		rtion you own?
г	Other infor			At least one of the debt	ors and another			
		ı: 18219 Hummingbir y Park IL 60487		Check if this is comm	unity property	\$2,000.00		\$2,000.00
	Di, Tillie	y 1 alk 12 00407		(see instructions)	unity property		. –	. ,
Exal  N Y  Add page	mples: Boa lo des d the dolla ges you ha	ats, trailers, motors, perso	onal watercr you own for . Write that a	aft, fishing vessels, sr r all of your entries fi number here	icles, other vehicles, and an nowmobiles, motorcycle accernowmobiles, motorcycle accernom Part 2, including any e	essories entries for	porti	\$2,000.00 ent value of the on you own?
								ot deduct secured s or exemptions.
. Hai	isobold a	node and furnishings					Gallil	o or everibilions.

**Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

15 <b>Add</b>	the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$1,500.00
	Misc used personal items, books & pictures	\$100.00
☐ No	Give specific information	
	ther personal and household items you did not already list, including any health aids you did not list	
■ No □ Yes.	. Describe	
	arm animals uples: Dogs, cats, birds, horses	
	Misc assorted common used personal costume jewelry, watch	\$50.00
☐ No	ry  ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,  Describe	gold, silver
	Misc used personal clothing	\$300.00
□ No	. Describe	\$200.000
11. Clothe	es  ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
■ No □ Yes.	Describe	
10. Firear Exam	ms ples: Pistols, rifles, shotguns, ammunition, and related equipment	
	Misc used personal recreration items	\$50.00
■ Yes	Describe	
<i>Examp</i> □ No	les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments	and kayaks; carpentry tools;
	Describe nent for sports and hobbies	
■ No	other collections, memorabilia, collectibles	
	ibles of value les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coi	n, or baseball card collections;
■ No □ Yes	Describe	
_ `	nics  les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games	collections; electronic devices
	Misc used household goods & furnished	\$1,000.00
■ Yes	Describe	
Debtor 1	Charles B Stojan Document Page 11 of 54 Case number (if known	)
	Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15	Desc Main

Official Form 106A/B Schedule A/B: Property page 2

Document Page 12 of 54 Debtor 1 Charles B Stojan Case number (if known) Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash \$100.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... **Marquette Bank** \$500.00 17.1. Checking **PNC Bank** \$20.00 17.2. Savins **Blue Bird Debit** \$20.00 **Debit Card** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: **IRA IRA Retirement Account** \$32,000.00 401(k) **Amazon (Vanguard) Retirement Plan** \$48.00

#### 22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Page 13 of 54
Case number (if known) Document Debtor 1 Charles B Stojan Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit  $\hfill \square$  Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 2916 Tax Refund **Federal Tax Refund** \$700.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits, unpaid loans you made to someone else ■ No  $\square$  Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information..

Case 17-16437

Doc 1

Filed 05/27/17

Entered 05/27/17 09:07:15

Desc Main

		Case 17-16437	Doc 1	Filed 05/27/17 Document	Page 14 of 54	Desc Main
Debt	tor 1	Charles B Stojan			Case number (if known)	
_	<i>Examp</i> I No	against third parties, wholes: Accidents, employment	nt disputes, ins		it or made a demand for payment s to sue	
	No	contingent and unliquida		every nature, includin	g counterclaims of the debtor and rights to	set off claims
	No	ancial assets you did no Give specific information	-			
36.					ny entries for pages you have attached	\$33,388.00
Part	5: Des	scribe Any Business-Related	d Property You	Own or Have an Interest	In. List any real estate in Part 1.	
=	No. Go	own or have any legal or equesto Part 6. o to line 38.	iitable interest i	n any business-related p	oroperty?	
Part		scribe Any Farm- and Comm ou own or have an interest in f			n or Have an Interest In.	
		own or have any legal o	r equitable in	terest in any farm- or o	commercial fishing-related property?	
	☐ Yes.	Go to line 47.				
Part	7:	Describe All Property You	Own or Have a	n Interest in That You Did	d Not List Above	
		have other property of a les: Season tickets, count				
	Yes. 0	Give specific information				
54.	Add tl	he dollar value of all of y	our entries fro	om Part 7. Write that n	number here	\$0.00
Part	8:	List the Totals of Each Part	of this Form			
55.	Part 1	: Total real estate, line 2				\$0.00
56.		: Total vehicles, line 5			\$2,000.00	
57.	Part 3	: Total personal and hoเ	ısehold items	, line 15	\$1,500.00	
58.		: Total financial assets,			\$33,388.00	
59.	Part 5	: Total business-related	property, line	45	\$0.00	

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$36,888.00 Copy personal property total \$36,888.00 63. Total of all property on Schedule A/B. Add line 55 + line 62

Official Form 106A/B Schedule A/B: Property page 5

\$36,888.00

		17(7(4)1111)		
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles B Stojan			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	sts this property portion you own	Specific laws that allow exemption		
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2009 Azera 150000 miles Location: 18219 Hummingbird Dr,	\$2,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Tinley Park IL 60487 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc used household goods & furnished	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc used personal recreration items Line from Schedule A/B: 9.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Ellie Holli Govedale 775.			100% of fair market value, up to any applicable statutory limit	
Misc used personal clothing Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A.B. 1111			100% of fair market value, up to any applicable statutory limit	
Misc assorted common used personal costume jewelry, watch	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 16 of 54
Case number (if known)

De	Charles B Stojan				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Misc used personal items, books & pictures	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
	Line from Schedule A/B: 14.1			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Ellie Holli ochledale AVD. 1011			100% of fair market value, up to any applicable statutory limit	
	Checking: Marquette Bank Line from Schedule A/B: 17.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Line IIIIII Schedule AVD. 17.1			100% of fair market value, up to any applicable statutory limit	
	Savins: PNC Bank Line from Schedule A/B: 17.2	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
	Line from Scriedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	Debit Card: Blue Bird Debit Line from Schedule A/B: 17.3	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
	Ellie Holli Genedale AV.B. 17.0			100% of fair market value, up to any applicable statutory limit	
	IRA: IRA Retirement Account Line from Schedule A/B: 21.1	\$32,000.00		\$32,000.00	735 ILCS 5/12-1006
	Line Holli Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
	401(k): Amazon (Vanguard) Retirement Plan	\$48.00		\$48.00	735 ILCS 5/12-1006
	Line from Schedule A/B: 21.2			100% of fair market value, up to any applicable statutory limit	
	Federal Tax Refund: 2916 Tax Refund	\$700.00		\$700.00	735 ILCS 5/12-1001(b)
	Ellie Holli ochledale AVB. 2011			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every  No  Yes. Did you acquire the property cover	3 years after that for ca	ases fi		
	□ No □ Yes				

		I A A A A A A A A A A A A A A A A A A A	111 1 1111. 17 111.7-	
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles B Stojan			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

			Docu	ment Page 1	8 of 54	
Fill in	this inform	ation to identify your o	ase:			
Debto	r 1	Charles B Stojan				
		First Name	Middle Name	Last Name		
Debto						
(Spouse	if, filing)	First Name	Middle Name	Last Name		
United	l States Bar	kruptcy Court for the:	NORTHERN DISTI	RICT OF ILLINOIS		
_						
Case ı (if knowr	number					☐ Check if this is an
(	•/					amended filing
						amenaea ming
Offic	ial Form	106E/F				
Sche	edule E	F: Creditors W	ho Have Uns	ecured Claims		12/15
ny exe schedu schedu eft. Atta ame a	cutory contr le G: Execut le D: Credito ach the Cont nd case num	acts or unexpired leases to ory Contracts and Unexpi ors Who Have Claims Secu	that could result in a c red Leases (Official Foured by Property. If mo e. If you have no infor	claim. Also list executory form 106G). Do not include fore space is needed, copy	Part 2 for creditors with NONPRIOR contracts on Schedule A/B: Propert any creditors with partially secured the Part you need, fill it out, numbe do not file that Part. On the top of a	y (Official Form 106A/B) and on d claims that are listed in or the entries in the boxes on the
Part 1						
	•	rs have priority unsecured	i ciaims against you?			
	No. Go to Pa	art 2.				
	Yes.					
Part 2	List All	of Your NONPRIORIT	Y Unsecured Claim	S		
3. Do	any credito	rs have nonpriority unsec	ured claims against ye	ou?		
	No. You hav	e nothing to report in this pa	art. Submit this form to t	he court with your other sch	edules.	
	Yes.					
un: tha	secured claim	n, list the creditor separately	for each claim. For each	ch claim listed, identify what	o holds each claim. If a creditor has a type of claim it is. Do not list claims all a three nonpriority unsecured claims fil	ready included in Part 1. If more
ıα	11.2.					Total claim
4.1	Alltron E	inancial, LP	Loot 4	digits of account number	3464	\$0.00
7.1		Creditor's Name	Last 4	uigits of account number	3404	φυ.υυ
		AA Federal Savings	Bank When	was the debt incurred?	2012-2017	
	РО ВОХ					
		reet City State ZIp Code	As of t	he date you file, the claim	is: Check all that apply	
		red the debt? Check one.	73 01 0	ne date you me, me olami	13. Oncok all that apply	
	■ Debtor	1 only	☐ Cor	tingent		
	☐ Debtor	•		quidated		
	_	and Debtor 2 only	Disp	•		
		one of the debtors and ano		ouled f NONPRIORITY unsecure	d claim:	
				dent loans		
	☐ Check	if this claim is for a comm	iunity		aration agreement or divorce that you	did not
	Is the clair	n subject to offset?		as priority claims	and the second s	
	■ No		☐ Deb	ets to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes		■ Oth	er. Specify Collection		
			_ 001	on opcomy		

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 19 of 54

Debtor 1 Charles B Stojan Case number (if know) 4.2 \$2,008.00 American Express Last 4 digits of account number 1006 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 981535 El Paso, TX 79998-1535 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Account ☐ Yes 4.3 **Bank of America** Last 4 digits of account number 6864 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 982235 El Paso, TX 79998-2235 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice** Other. Specify 4.4 **Bank of America** Last 4 digits of account number 4699 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 982235 El Paso, TX 79998-2235 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 20 of 54

Debtor 1 Charles B Stojan Case number (if know) 4.5 \$761.00 Blitt and Gaines, P.C. Last 4 digits of account number 7273 Nonpriority Creditor's Name **RE: Target Credit Card** When was the debt incurred? 2012-2017 661 Glenn Ave Wheeling, IL 60090 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection ☐ Yes 4.6 Citi Last 4 digits of account number 9452 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 6500 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice** Other. Specify 4.7 Last 4 digits of account number Citi 5182 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 6500 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 21 of 54
Case number (if know)

Charles B Stojan		Case Harriber (ii know)	
Comenity Bank/PayPal	Last 4 digits of account number	9296	\$0.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 182125	When was the debt incurred?	2012-2017	
Columbus, OH 43218-2125  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
_			
_			
	<u> </u>		
		Lateta	
	_ <u></u>	d claim:	
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
• • • • • • • • • • • • • • • • • • •		ng plans, and other similar debts	
Yes	Other. Specify Notice		
Discover Card	Last 4 digits of account number	0853	\$3,134.00
Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 30943	When was the debt incurred?	2012-2017	
Salt Lake City, UT 84130  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	Contingent		
_	_ '		
,			
	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
No	Debts to pension or profit-sharing		
□Yes	Other. Specify Credit Acco		
Discover Card	Last 4 digits of account number	9884	\$7,882.00
Nonpriority Creditor's Name	_		
PO BOX 30943	when was the debt incurred?	2012-2017	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another			
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	report as priority claims		
	· · · · ·		
☐ Yes	Other. Specify Credit Acce	ount	
	Comenity Bank/PayPal Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 182125 Columbus, OH 43218-2125 Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes  Discover Card Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes  Discover Card Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 only Check if this claim is for a community debt Is the claim subject to offset? No Check if this claim is for a community debt Is the claim subject to offset? No	Comenity Bank/PayPaI Nonpriority Creditor's Name Attn: Bankruptcy Dept PO BOX 182125 Columbus, OH 43218-2125 Number Street City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Debtor 2 only Debtor 1 only Debtor 1 only Check if this claim is for a community Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Check if this claim is for a community Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Deb	Comenity Bank/PayPal Nonprority Creditor's Name Attn: Bankruptcy Dept PO BOX 182125 Columbus, OH 43218-2125 Number Street City Glate Zip Code Who incurred the debt? Check one.  Discover Card Nonprority Creditors Name Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130 Number Street City Glate Zip Code Who incurred the debt? Check one.  Debtor 1 and Debtor 2 only Discover Card Numper Street City Glate Zip Code Numper Street City State Zi

Page 22 of 54 Case number (if know) Document Debtor 1 Charles B Stojan 4.1 **Discover Card** 7324 \$6,666.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept 2012-2017 When was the debt incurred? PO BOX 30943 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Account 4.1 **Enhanced Recovery Corp** 7683 \$156.00 Last 4 digits of account number 2 Nonpriority Creditor's Name **RE: Comcast** 2012-2017 When was the debt incurred? 8014 Bayberry Rd Jacksonville, FL 32256-7412 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection ☐ Yes 4.1 **GC Services Limited Partnership** 1190 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name RE: Citibank When was the debt incurred? 2012-2017 6330 Gulfton Houston, TX 77081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Collection

report as priority claims

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Page 23 of 54 Document Debtor 1 Charles B Stojan Case number (if know) 4.1 **Global Credit & Collection Corp** 5182 \$30,864.00 Last 4 digits of account number 4 Nonpriority Creditor's Name **RE: Citi Mastercard** When was the debt incurred? 2012-2017 5440 N. Cumberland Ave #300 Chicago, IL 60656 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection 4.1 **Illinois Dept Employ Security** \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 2007 Attn: Bankruptcy Dept When was the debt incurred? PO BOX 6996 Banking Unit Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other Specify Notice To Other Location ☐ Yes 4.1 **Illinois Dept Employ Security** \$6,500.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 33 S. State St 10th Flr When was the debt incurred? 2010 RE Bankruptcy Unit Collection Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

☐ Yes

debt

■ No

■ Other. Specify Overpayment

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

	Case 17-16437 Doc 1	Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Document Page 24 of 54 Case number (if know)	Main
Debto	or 1 Charles B Stojan	Case number (if know)	
4.1 7	Law Office Zwicker & Associates	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 5409 Maryland Way #110 RE Discover Bank	When was the debt incurred? 2016	
	Brentwood, TN 37027  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Case Number 16 CV 262995	
4.1	Merchants Credit Adjusters Inc.	Last 4 digits of account number 8863	\$1,385.00
	Nonpriority Creditor's Name RE: Nebraska Burniture Mart 4005 S. 148th St - 25 D Bldg	When was the debt incurred? 2012-2017	
	Omaha, NE 68137-5561  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection	
4.1 9	Northstar Location Services LLC	Last 4 digits of account number 6864	\$0.00
	Nonpriority Creditor's Name RE: Bank of America 4285 Genesee St	When was the debt incurred? 2012-2017	
	Cheektowaga, NY 14225-1943  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	_	
		☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Type of North Month i unsecured didilli.	

☐ Yes

■ No

debt

■ Other. Specify Collection

 $\hfill \Box$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

 $\hfill\square$  Check if this claim is for a community

Document Page 25 of 54 Debtor 1 Charles B Stojan Case number (if know) 4.2 **Northstar Location Services LLC** 4699 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **RE: Bank of America** When was the debt incurred? 2012-2017 4285 Genesee St Cheektowaga, NY 14225-1943 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection 4.2 Office Illinois State Attorney \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2017 Attn: Bankruptcy Dept When was the debt incurred? 33 S. State St Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Illinois Dept Employment Security Notice ☐ Yes 4.2 **PNC Bank** 0161 \$12,747.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 PO BOX 5570 Cleveland, OH 44101-0570 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Credit Account

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Document Page 26 of 54 Debtor 1 Charles B Stojan Case number (if know) 4.2 PNC Bank N.A. 0161 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy Dept 2012-2017 When was the debt incurred? 1 Financial Pkwy Kalamazoo, MI 49009 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice to Other Location 4.2 **RGS Collections** 9296 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name RE: Comenity/PayPal 2012-2017 When was the debt incurred? PO BOX 852039 Richardson, TX 75085-2039 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Collection ☐ Yes 4.2 **Rutherford County Sheriff** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 940 New Salem Highway When was the debt incurred? 2016 **RE Summons Dept** Murfreesboro, TN 37129 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Notice

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Page 27 of 54 Case number (if know) Document Debtor 1 Charles B Stojan 4.2 Sunrise Credit Services, Inc. 6864 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **RE: Bank of America** 2012-2017 When was the debt incurred? PO BOX 9100 Farmingdale, NY 11735-9100 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice to Collector ☐ Yes 4.2 **Target Financial Services** 9887 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2012-2017 Attn: Bankruptcy Dept When was the debt incurred? Mail Stop 30-K PO BOX 9475 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice 4.2 **Target Financial Services** 9887 \$726.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Attn: Bankruptcy Dept When was the debt incurred? 2012-2017 Mail Stop 30-K PO BOX 9475 Minneapolis, MN 55440 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

Official Form 106 E/F

■ No

☐ Yes

■ Other. Specify Credit Account

report as priority claims

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Page 28 of 54 Case number (if know) Document

Debtor 1 Charles B Stojan

USAA Federal Savings Bank	Last 4 digits of account number	3464	\$
Nonpriority Creditor's Name  Attn: Bankruptcy Dept		2012-2017	
10750 McDermott Freeway	when was the debt incurred?	2012-2017	
San Antonio, TX 78288-0544			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Notice		

### Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

T. ( . 1 O . . . . .

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Т	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	, , ,	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	72,829.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	72,829.00

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

		DOCUME	ni Paue /9 01:54	
Fill in this infor	mation to identify your	case:		
Debtor 1	Charles B Stojan			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
(				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	J.,,		State		

		Docume	ent Page 30 d	OT 54	
Fill in this	information to identify your				
Debtor 1	Charles B Stojan				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
		NORTHERN DISTRICT			
United Star	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	ber				Charlet this is an
(ii Kilowii)					Check if this is an amended filing
	. =				
	l Form 106H	_			
<u>Sched</u>	lule H: Your Cod	ebtors			12/15
ill it out, ar	nd number the entries in the and case number (if known)	boxes on the left. Attach . Answer every question	n the Additional Page t	to this page. On the to	needed, copy the Additional Page, op of any Additional Pages, write
1. Do y	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes	3				
	h <b>in the last 8 years, have yoυ</b> a, California, Idaho, Louisiana				ty states and territories include )
■ No.	Go to line 3.				
☐ Yes	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed t	ng with you. List the person shown he creditor on Schedule D (Official , Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cr Check all schedul	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	ne
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
	Number Street	0	710.0		
•	City	State	ZIP Code		
				Поделене	
3.2	Name			_ ☐ Schedule D, lir ☐ Schedule E/F,	<del></del>
				☐ Schedule G, lir	
-	Number Street			_	
	City	State	ZIP Code		

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 31 of 54

Sill	in this information to identify yo	All Casa.				1			
	otor 1 Charles								
	otor 2	-							
Uni	ted States Bankruptcy Court fo	r the: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		-				ded filing ment showii	ng postpetition following date:	
0	fficial Form 106I					MM / DD	/ YYYY		
S	chedule I: Your II	ncome							12/15
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this fo  The describe Employmer in your employment	your spouse is not filing w rm. On the top of any addit	ith you, do not incluing ional pages, write yo	ıde infor	mati	on about your s I case number	pouse. If m if known). <i>i</i>	ore space is Answer every	needed,
	information.		Debtor 1					filing spouse	
	If you have more than one job attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>	ved			☐ Employed ☐ Not employed		
	employers.	Occupation	Home E-Bay Sa	ales					
	Include part-time, seasonal, c self-employed work.	Employer's name	Self						
	Occupation may include stude or homemaker, if it applies.	ent Employer's address	18219 Hummin Tinley Park, IL						
		How long employed t	there? year						
Par	t 2: Give Details About	Monthly Income							
spou	mate monthly income as of the use unless you are separated.	•							
	ou or your non-filing spouse hav e space, attach a separate she		ombine the information	on for all	empl	oyers for that pe	son on the	lines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, deductions). If not paid mont			2.	\$	900.0	<b>D</b> \$	N/A	-
3.	Estimate and list monthly o	vertime pay.		3.	+\$	0.0	<u> </u>	N/A	-
4.	Calculate gross Income. Ad	dd line 2 + line 3.		4.	\$	900.00	\$	N/A	

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 32 of 54

Deb	tor 1	Charles B Stojan	-	С	ase nu	umber (if k	nown)				
					For D	Debtor 1			Debtor filing s		
	Cop	y line 4 here	4.		\$	90	0.00	\$		N/A	
5.	List	all payroll deductions:									
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.		\$		0.00	\$		N/A N/A	_
	5c.	Voluntary contributions for retirement plans	5c.		\$		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d.		\$		0.00	\$		N/A	_
	5e.	Insurance	5e.		\$		0.00	\$		N/A	_
	5f.	Domestic support obligations Union dues	5f.		\$		0.00	\$		N/A	_
	5g. 5h.	Other deductions. Specify:	5g. 5h.		<sup>Φ</sup>		0.00	+ \$		N/A N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6		\$		0.00	· •		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		Ψ \$		0.00	Ψ \$		N/A	_
8.		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive	8a. 8b. 8c. 8d. 8e.		\$ \$ \$ \$ \$		0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$		N/A N/A N/A N/A	<u> </u>
	8g. 8h.	Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	8f. 8g. 8h.		\$ \$		0.00 0.00 5.00	\$ \$		N/A N/A	<u> </u>
9.		Other monthly income. Specify: Food Assistance    all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$			5.00	+ \$     		N/A	_
10	Cale	culate monthly income. Add line 7 + line 9.	10.	<u>-</u>	1	,085.00	1.[6		N/A	= \$	1,085.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_	- ',	,003.00	۱ <b>۳</b> ۱۳-		IN/A	- Ψ -	1,005.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not acify:	depe						chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	1,085.00
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?						l	Combi month	ned ly income
	$\overline{}$	Yes Explain:									

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 33 of 54

Fill	in this information to identify your case:				
Deb	otor 1 Charles B Stojan		Chec	k if this is:	
	otor 2 ouse, if filing)				wing postpetition chapter the following date:
` '	, 3,	NO IO	_		
Unite	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	INOIS		MM / DD / YYYY	
	se numbernown)				
	fficial Form 106J				
	chedule J: Your Expenses	ana filimu ta mathan h	-4h		12/1
info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to thi mber (if known). Answer every question.				
Part	t 1: Describe Your Household Is this a joint case?				
١.	■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household?				
	□ No	( O(- 11	- t t-t - t D - t- t	0	
	☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expens</i>	es for Separate House	enola of Debt	or 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2. Sill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes
					□ No □ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
0.	expenses of people other than yourself and your dependents?				
Esti exp	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a sublicable date.				
the	lude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i> ficial Form 106I.)			Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgag	e 4. \$		0.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
<b>F</b>	4d. Homeowner's association or condominium dues	nomo oquity loons	4d. \$ 5. \$		0.00
5.	Additional mortgage payments for your residence, such as h	ionie equity loans	ე. ֆ		V.UU

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 34 of 54

Deptor 1	Charles B Stojan	Case num	ber (if known)	
6. <b>Util</b>	ities:			
6. <b>6</b> 1.	Electricity, heat, natural gas	6a.	\$	0.00
6b.	Water, sewer, garbage collection	6b.		0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		100.00
6d.	Other. Specify:	6d.		0.00
	d and housekeeping supplies	7.	\$	500.00
	d and nousekeeping supplies	8.	\$	0.00
_	thing, laundry, and dry cleaning	9.	·	40.00
	sonal care products and services	10.	· · · · · · · · · · · · · · · · · · ·	
	lical and dental expenses	11.		20.00
	·	11.	Φ	120.00
	nsportation. Include gas, maintenance, bus or train fare. not include car payments.	12.	\$	100.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	30.00
	ritable contributions and religious donations	14.	· -	0.00
	rance.	14.	Ψ	0.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	. Life insurance	15a.	\$	0.00
	. Health insurance	15b.		0.00
	Vehicle insurance	15c.	·	77.00
	Other insurance. Specify:	15d.	·	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
	es. Do not include taxes deducted from your pay of included in lines 4 of 20.	16.	\$	0.00
	allment or lease payments:		Ψ	0.00
	. Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	•	0.00
	Other. Specify:	17c.		0.00
	Other. Specify:	17d.	· -	
	ir payments of alimony, maintenance, and support that you did not report a		Φ	0.00
	ucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	er payments you make to support others who do not live with you.	•	\$	0.00
	cify:	19.		0.00
	er real property expenses not included in lines 4 or 5 of this form or on Sch		ur Income	
	. Mortgages on other property	20a.		0.00
	. Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.	·	0.00
	. Homeowner's association or condominium dues	20a. 20e.		0.00
			·	
i. Oth	er: Specify:	21.	+\$	0.00
2. <b>Cal</b>	culate your monthly expenses			
	. Add lines 4 through 21.		\$	987.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	Add line 22a and 22b. The result is your monthly expenses.		\$	007.00
220	. That into 22a and 22b. The result is your monthly expenses.		Ψ	987.00
3. <b>Cal</b>	culate your monthly net income.			
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,085.00
	. Copy your monthly expenses from line 22c above.	23b.	-\$	987.00
	•			
23c	Subtract your monthly expenses from your monthly income.			00.00
	The result is your monthly net income.	23c.	\$	98.00
	you expect an increase or decrease in your expenses within the year after y			
	example, do you expect to finish paying for your car loan within the year or do you expect you ification to the terms of your mortgage?	ur mortgage p	payment to increas	se or decrease because o
_	, , ,			
<b>I</b>				
$\Box$	/es Explain here:			

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 35 of 54

Debtor 1					
Deploi i	Charles B Stojan				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	r of Illinois		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official For	m 106Doc				
	-		D.14. J. O.		
Deciara	tion About a	an individuai	Debtor's Sc	nedules	12/15
years, or both. '	18 IIS C 88 152 13 <i>4</i> 1 1		kruptcy case can result i	n tines up to \$250,00	ment, concealing property, or 0, or imprisonment for up to 20
,	gn Below	1519, and 3571.	Kruptcy case can result ।	n tines up to \$250,00	
Sig	gn Below		rney to help you fill out b		
Sig	gn Below				
Sig Did you pa ■ No	gn Below			pankruptcy forms?	
Sig Did you pa ■ No	gn Below ay or agree to pay some			pankruptcy forms?  Attach Bank	0, or imprisonment for up to 20
Did you pa	gn Below ay or agree to pay some Name of person	eone who is NOT an attor		pankruptcy forms?  Attach Bank Declaration,	O, or imprisonment for up to 20  Cruptcy Petition Preparer's Notice, and Signature (Official Form 119)
Did you particle.  No Yes.  Under penathat they are	gn Below ay or agree to pay some Name of person alty of perjury, I declare	eone who is NOT an attor	rney to help you fill out b	pankruptcy forms?  Attach Bank Declaration,	O, or imprisonment for up to 20  Cruptcy Petition Preparer's Notice, and Signature (Official Form 119)

Date

Date May 26, 2017

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 36 of 54

Fil	l in this inform	ation to identify you	r casa.			
De	btor 1	Charles B Stojai	Middle Name	Last Name		
1 -	btor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Un	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number				_	Check if this is an mended filing
St Be info	as complete ar ormation. If mo	of Financial	attach a separate sheet to	are filing together, both are	equally responsible for sup y additional pages, write you	
Pa	rt 1: Give De	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	<ul><li>☐ Married</li><li>■ Not marr</li></ul>	ied				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>i</i> .	
	Debtor 1 Price	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> stat					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Mak	se sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Pa	rt 2 Explain	the Sources of You	r Income			
4.	Fill in the total	amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No ■ Yes. Fill i	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$2,000.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Case 17-16437 Document

Page 37 of 54 Case number (if known) Debtor 1 Charles B Stojan

					Debtor 1					Debtor 2		
					Sources	of income that apply.	(be	ross income efore deductio clusions)	ns and	Sources of Check all tha		Gross income (before deductions and exclusions)
	last cal		ar year: ecember 3	1, 2016 )	☐ Wages bonuses,	, commissions, tips			\$0.00	☐ Wages, o	ommissions,	
					■ Operat	ing a business				☐ Operating	g a business	
			r year befo ecember 3		☐ Wages	, commissions, tips		\$4,	777.00	☐ Wages, c	ommissions, s	
					■ Operat	ing a business				☐ Operating	g a business	
5.	Did you receive any other income during this year or the two previous calendar years?  Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.  List each source and the gross income from each source separately. Do not include income that you listed in line 4.  No  Yes. Fill in the details.											
					Debtor 1					Debtor 2		
					Sources of Describe b		eac (be	oss income f ch source efore deductio clusions)		Sources of Describe bel		Gross income (before deductions and exclusions)
Par	t 3: L	ist C	ertain Pay	ments You	Made Befo	re You Filed for E	Bankr	ruptcy				
6.	□ No	o. N ii Es. C	Neither Dendividual pouring the Solon No. Yes  * Subject to	btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include p o adjustment r Debtor 2 of 90 days befo	ebtor 2 has personal, fare you filed ach creditor editor. Do no payments to on 4/01/19 r both have	amily, or householo for bankruptcy, did r to whom you paid	d purp d you d a too tts for nis ban s after mer o	debts. Consulpose."  pay any cred  tal of \$6,425* domestic sup nkruptcy case r that for case  debts. pay any cred	or more in port obligate. s filed on continuous attornations attornations.	of \$6,425* or one or more of the date of \$600 or mo	more?  payments and the child support a e of adjustment.  re?	
			- 163		ments for de	omestic support ob						nclude payments to an
	Credite	or's	Name and	Address		Dates of payme	nt	Total an	nount paid	Amount you		payment for

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 38 of 54

Del	otor 1	Charles B Stojan	Document	Page 38 of 54	e number (if known)		
7.	<i>Inside</i> of whi	n 1 year before you filed for bankrupt ers include your relatives; any general pa ich you are an officer, director, person in iness you operate as a sole proprietor. 1 ny.	artners; relatives of any ge a control, or owner of 20%	neral partners; partne or more of their voting	erships of which yo g securities; and ar	u are a genera ny managing a	al partner; corporations gent, including one for
		No Yes. List all payments to an insider.					
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	inside Includ	de payments on debts guaranteed or cos		yments or transfer a	any property on a	ccount of a d	ebt that benefited an
		No Yes. List all payments to an insider					
		der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
Par		Identify Legal Actions, Repossession		paid	Still OWE	include cred	iiloi 3 name
	Case Case	No Yes. Fill in the details. e title e number cover Bank vs. Charles Stojan CV 262995	Nature of the case  Collection	Court or agency Rutherford Cou		Status of the Pending On appe	eal ed
10.	Within 1 year before you filed for bankrup Check all that apply and fill in the details bel  No. Go to line 11.  Yes. Fill in the information below.  Creditor Name and Address				oreclosed, garnis Date	hed, attached	Value of the
			Explain what happene	ed			property
11.	accol	n 90 days before you filed for bankru unts or refuse to make a payment bed No Yes. Fill in the details.		cluding a bank or fir	nancial institution	, set off any a	amounts from your
		litor Name and Address	Describe the action th	e creditor took	Date :	action was	Amount
12.	Withi	n 1 year before you filed for bankrupt	cy, was any of your prop	erty in the possess	ion of an assigne	e for the bene	efit of creditors, a

court-appointed receiver, a custodian, or another official?

■ No

☐ Yes

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main

Page 39 of 54
Case number (if known) Document Debtor 1 Charles B Stojan

Par	t 5: List Certain Gifts and Contributions	3						
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  ■ No □ Yes. Fill in the details for each gift.							
	Gifts with a total value of more than \$60 per person	D	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankru  ■ No □ Yes. Fill in the details for each gift or co		did you give any gifts or contributions with a tota	I value of more than	\$600 to any charity?			
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value			
Par	t 6: List Certain Losses							
15.	Within 1 year before you filed for bankrup or gambling?  No Yes. Fill in the details.	otcy or	since you filed for bankruptcy, did you lose anyt	hing because of the	t, fire, other disaster,			
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss e the amount that insurance has paid. List pending nce claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfers							
16.	consulted about seeking bankruptcy or p	repari	id you or anyone else acting on your behalf pay on going a bankruptcy petition?  rs, or credit counseling agencies for services required		rty to anyone you			
	□ No							
	Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	011	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Law Office of Richard S. Bass 2021 Midwest Rd Suite #200 Oak Brook, IL 60523 rbass@corpoffices.com	ou	Attorney Fees		\$900.00			
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that	itors o		or transfer any prope	rty to anyone who			
	No							
	Yes. Fill in the details.							
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment			

Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Case 17-16437 Page 40 of 54
Case number (if known) Document

Debtor 1 Charles B Stojan

18.	Within 2 years before you filed for bankruptor transferred in the ordinary course of your build like the properties of the properties of your build like the properties of your building the properties of your building transfers and transfers may include gifts and transfers that you have already to the your building transfers that you have already to you have alread	usiness or financial affa ade as security (such as t	airs? the granting of a s			
	Person Who Received Transfer Address  Person's relationship to you	Description and v property transfer		payme	ibe any property or ents received or debts n exchange	Date transfer was made
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.	tcy, did you transfer an tection devices.)	y property to a :	self-settle	d trust or similar device	of which you are a
	Name of trust	Description and v	alue of the prop	erty trans	ferred	Date Transfer was made
Pai	rt 8: List of Certain Financial Accounts, Ins	struments, Safe Deposit	t Boxes, and Sto	orage Unit	s	
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in y sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; sha houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.					, ,	, ,
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, an	y safe dep	osit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it?  Address (Number, Street, City, State and ZIP Code)		Describe the contents		Do you still have it?
22.	Have you stored property in a storage unit o	or place other than your	home within 1	year befor	e you filed for bankrupto	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	to it? Address (Number, Street, City,		the contents	Do you still have it?
Pai	rt 9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that sor for someone.	neone else owns? Inclu	ude any propert	y you borr	owed from, are storing f	for, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	the property	Value
	rt 10: Give Details About Environmental Info					
For	the nurnose of Part 10, the following definition	ne anniv				

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Page 41 of 54
Case number (if known) Document

Debtor 1 Charles B Stojan

toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.

	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	ort a	II notices, releases, and proceedings t	hat you kn	ow about, regardless of w	hen the	ey occurred.			
24.	Has	any governmental unit notified you that	at you may	be liable or potentially lia	able und	der or in violation of an environm	ental law?		
		■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Add	vernmental unit dress (Number, Street, City, Stat Code)	te and	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit o	f any relea	se of hazardous material	?				
		■ No □ Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)	Add	vernmental unit dress (Number, Street, City, Stat Code)	te and	Environmental law, if you know it	Date of notice		
26.	Hav	e you been a party in any judicial or ad No Yes. Fill in the details.	ministrativ	e proceeding under any e	environ	mental law? Include settlements	and orders.		
		se Title se Number	Nar Add	urt or agency ne dress (Number, Street, City, e and ZIP Code)	Na	ture of the case	Status of the case		
Par	t 11:	Give Details About Your Business or	Connection	ons to Any Business					
27.	Witl	nin 4 years before you filed for bankrup	otcy, did yo	ou own a business or have	e any of	f the following connections to an	y business?		
		☐ A sole proprietor or self-employed	•		•	· ·			
		☐ A member of a limited liability com	pany (LLC	) or limited liability partne	ership (l	LLP)			
		☐ A partner in a partnership							
		☐ An officer, director, or managing executive of a corporation							
		☐ An owner of at least 5% of the voti	ng or equit	y securities of a corporat	ion				
		No. None of the above applies. Go to	Part 12.						
		Yes. Check all that apply above and fi		tails below for each busir	ness.				
		siness Name	Describ	e the nature of the busine	ess	Employer Identification number			
		Address (Number, Street, City, State and ZIP Code)		ame of accountant or bookkeeper		Do not include Social Security number or ITIN.  Dates business existed			
28.		nin 2 years before you filed for bankrup itutions, creditors, or other parties.	otcy, did yo	u give a financial statemo	ent to a	nyone about your business? Incl	ude all financial		
		No Yes. Fill in the details below.							
	Na		Date Iss	ued					
	Ad	dress nber, Street, City, State and ZIP Code)							

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6

Filed 05/27/17 Entered 05/27/17 09:07:15 Case 17-16437 Doc 1 Page 42 of 54
Case number (if known) Document

Debtor 1 Charles B Stojan

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Charles B Stojan	
Charles B Stojan	Signature of Debtor 2
Signature of Debtor 1	
Date May 26, 2017	Date
Did you attach additiona	I pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No	
☐ Yes	
ا Did you pay or agree to	pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No	
☐ Yes. Name of Person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

## Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 43 of 54

			-	
Fill in this infor	rmation to identify your ca	se:		
Debtor 1	Charles B Stojan			
	First Name	Middle Name	Last Name	
Debtor 2	First Name	Middle Nesse	Look Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTR	RICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
you have lease You must file the whicher on the lift two married persons and the write years.	ever is earlier, unless the eform eople are filing together in a date the form. and accurate as possible your name and case numb	If the lease has not hin 30 days after your extends the has joint case, both lift more space is rer (if known).	expired.  ou file your bankruptcy petition or by the date s time for cause. You must also send copies to the are equally responsible for supplying correct in	ne creditors and lessors you list
	our Creditors Who Have S			
<ol> <li>For any credit information b</li> </ol>		1 of Schedule D:	Creditors Who Have Claims Secured by Propert	y (Official Form 106D), fill in the
	reditor and the property tha	t is collateral	What do you intend to do with the property that secures a debt?	t Did you claim the property as exempt on Schedule C?
Creditor's			Common don the property.	□No
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	□ NO
			Retain the property and redeem it.	□Yes
Description of	f		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	t:			<u> </u>
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	LI NO
			no proporty and rodoom it.	

Official Form 108

Creditor's

Description of

securing debt:

Description of

securing debt:

property

Creditor's

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

 $\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Yes

□ No

☐ Yes

☐ No

# Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 44 of 54

Debtor 1 Charles B Stojan		Case number (if known)		
prope	ription of	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes	
in the in	formation below. Do not list real estate	ty Leases you listed in Schedule G: Executory Contracts and Unexpire leases. Unexpired leases are leases that are still in effect; the ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.	
Describ	e your unexpired personal property lea	ses	Will the lease be assumed?	
Lessor's Descripe Property	tion of leased		□ No □ Yes	
Lessor's Descrip Property	tion of leased		□ No □ Yes	
Lessor's Descript Property	tion of leased		□ No □ Yes	
Lessor's Descripe Property	tion of leased		□ No □ Yes	
Lessor's Descrip Property	tion of leased		□ No □ Yes	
Lessor's Descrip	tion of leased		□ No □ Yes	
Lessor's Descrip	tion of leased		□ No	
Part 3:		dicated my intention about any property of my estate that sec		
	Charles B Stojan	x		
	parles B Stojan gnature of Debtor 1	Signature of Debtor 2		
Da	te May 26. 2017	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-16437 Doc 1 Filed 05/27/17 Entered 05/27/17 09:07:15 Desc Main Document Page 49 of 54

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Charles B Stojan		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	CBTOR(S)
(	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		s	900.00
	Prior to the filing of this statement I have received	ed	\$	900.00
	Balance Due		\$	0.00
2. 7	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person	unless they are meml	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competopy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspec	ets of the bankruptcy c	ase, including:
l (	<ul> <li>a. Analysis of the debtor's financial situation, and replacements.</li> <li>b. Preparation and filing of any petition, schedules, sometimes.</li> <li>c. Representation of the debtor at the meeting of credits.</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications of the secured credits.</li> <li>522(f)(2)(A) for avoidance of liens on the secured credits.</li> </ul>	statement of affairs and plan which ditors and confirmation hearing, a o reduce to market value; ex ations as needed; preparation	h may be required; and any adjourned hear emption planning;	rings thereof;
6. l	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement fo	r payment to me for re	epresentation of the debtor(s) in
М	lay 26, 2017	/s/ Richard S. Ba	iss	
	ate	2021 Midwest Ro Suite #200 Oak Brook, IL 60 630-953-8655 Fa rbass@corpoffic	chard S. Bass LTD pad 9523 ax: 630-953-8687	
		Name of law firm		

### **United States Bankruptcy Court** Northern District of Illinois

In re	Charles B Stojan		Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
		Number of Creditors: 29		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	May 26, 2017	/s/ Charles B Stojan Charles B Stojan Signature of Debtor		

Alltran Financial, LP RE: USAA Federal Savings Bank PO BOX 610 Sauk Rapids, MN 56379

American Express Attn: Bankruptcy Dept PO BOX 981535 El Paso, TX 79998-1535

Bank of America Attn: Bankruptcy Dept PO BOX 982235 El Paso, TX 79998-2235

Bank of America Attn: Bankruptcy Dept PO BOX 982235 El Paso, TX 79998-2235

Blitt and Gaines, P.C. RE: Target Credit Card 661 Glenn Ave Wheeling, IL 60090

Citi Attn: Bankruptcy Dept PO BOX 6500 Sioux Falls, SD 57117

Citi Attn: Bankruptcy Dept PO BOX 6500 Sioux Falls, SD 57117

Comenity Bank/PayPal Attn: Bankruptcy Dept PO BOX 182125 Columbus, OH 43218-2125

Discover Card Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130 Discover Card Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130

Discover Card Attn: Bankruptcy Dept PO BOX 30943 Salt Lake City, UT 84130

Enhanced Recovery Corp RE: Comcast 8014 Bayberry Rd Jacksonville, FL 32256-7412

GC Services Limited Partnership RE: Citibank 6330 Gulfton Houston, TX 77081

Global Credit & Collection Corp RE: Citi Mastercard 5440 N. Cumberland Ave #300 Chicago, IL 60656

Illinois Dept Employ Security Attn: Bankruptcy Dept PO BOX 6996 Banking Unit Chicago, IL 60680-1292

Illinois Dept Employ Security 33 S. State St 10th Flr RE Bankruptcy Unit Collection Chicago, IL 60603

Law Office Zwicker & Associates 5409 Maryland Way #110 RE Discover Bank Brentwood, TN 37027

Merchants Credit Adjusters Inc. RE: Nebraska Burniture Mart 4005 S. 148th St - 25 D Bldg Omaha, NE 68137-5561

Northstar Location Services LLC RE: Bank of America 4285 Genesee St Cheektowaga, NY 14225-1943

Northstar Location Services LLC RE: Bank of America 4285 Genesee St Cheektowaga, NY 14225-1943

Office Illinois State Attorney Attn: Bankruptcy Dept 33 S. State St Chicago, IL 60603

PNC Bank Attn: Bankruptcy Dept PO BOX 5570 Cleveland, OH 44101-0570

PNC Bank N.A. Attn: Bankruptcy Dept 1 Financial Pkwy Kalamazoo, MI 49009

RGS Collections RE: Comenity/PayPal PO BOX 852039 Richardson, TX 75085-2039

Rutherford County Sheriff 940 New Salem Highway RE Summons Dept Murfreesboro, TN 37129

Sunrise Credit Services, Inc. RE: Bank of America PO BOX 9100 Farmingdale, NY 11735-9100

Target Financial Services
Attn: Bankruptcy Dept
Mail Stop 30-K PO BOX 9475
Minneapolis, MN 55440

Target Financial Services
Attn: Bankruptcy Dept
Mail Stop 30-K PO BOX 9475
Minneapolis, MN 55440

USAA Federal Savings Bank Attn: Bankruptcy Dept 10750 McDermott Freeway San Antonio, TX 78288-0544